

RAILROAD MAINTENANCE AND INDUSTRIAL HEALTH AND WELFARE FUND

JANUARY 15, 2021

IMPORTANT ANNOUNCEMENT AND REMINDERS

ADMINISTRATION OF COVID-19 VACCINATIONS TO BE COVERED WHEN AVAILABLE

COVID-19 TESTING/SCREENING CONTINUES TO BE COVERED

REMINDER: COVERAGE FOR TELEDOC HEALTH AND VIRTUAL DOCTOR VISITS
ARE A PLAN BENEFIT

Dear Participant:

Since we last wrote to you regarding coverage under the Railroad Maintenance and Industrial Health and Welfare Fund for COVID-19 testing/screening, and coverage for the treatment of COVID-19 related symptoms, a number of questions have arisen about the Plan's benefits for related expenses. Now, with the development of vaccines designed to eliminate the threat posed by this virus, we have been asked whether the new vaccinations will be covered by the Plan. As a result, we thought it would be helpful to review with you precisely what coverage is available for you and your eligible dependents now that the fight against the virus has taken a new turn. Hopefully, you will find the following updates to be helpful:

RAILROAD MAINTENANCE
AND INDUSTRIAL
HEALTH AND WELFARE FUND

2725 West Monroe Street

Springfield, Illinois 62704

Phone: (217) 787-2923 Toll Free: (800) 258-6534

Fax: (217) 787-7921

Cost of COVID-19 Vaccinations Covered Under Most Circumstances

You have likely read about the recent development of vaccines that will hopefully lead to the complete eradication of COVID-19 and the devastating impact this virus has had worldwide. It is difficult to project how quickly the vaccines will become available to most Americans or whether one vaccine may be more effective than another. What we do know is that it will be in our collective best interest to take every reasonable step to make the vaccines available at no cost to every person covered by the Plan at the earliest possible time. Presently, there is some confusion as to who is currently entitled to receive the vaccines and how access to the vaccines will develop over the next few months.

While we have no control over your family's access to the vaccines, we would like to take this time to assure you that coverage will be provided by the Fund for all expenses related to the administration of the vaccines when they are available to you, with one exception. It is our understanding that the federal government is bearing the cost of the vaccines themselves. The Fund will cover

the cost of the administration of the vaccines. Should it later be determined that the cost of the vaccine is your responsibility, the Fund will cover the cost of it as well.

In order to be assured that the full cost of the vaccine and administration of it are covered by the Fund, you are encouraged to (1) use a health care provider that participates in the United HealthCare Choice Plus PPO, (2) visit a pharmacy that participates in the Optum Rx Pharmacy Benefit Services Program that is administering the vaccines, or (3) receive the vaccine from a government sponsored facility. This will ensure that neither you nor the Fund is responsible for excessive costs. Please note that during the public health emergency associated with the COVID-19 pandemic, the Fund will also cover the reasonable cost of the vaccine and administration of said vaccine from an out-of-network provider without cost sharing from you. However, this benefit is temporary and will expire at the end of the public health emergency associated with the COVID-19 pandemic, the end date of which will be determined by the federal government.

COVID-19 Testing/Screening Continues To Be Covered

As we shared with you in our notice to you of April 2, 2020, the Fund covers the full cost of COVID-19 testing/screening. While we do not presently know when and for how long the current national health emergency declaration will be extended, we are confident that it will be. Regardless of any decision made regarding its extension, the Fund will continue to cover the full cost of COVID-19 testing/screening until/if you are notified in writing that the coverage is being discontinued. As with the coverage for the vaccinations, we would strongly encourage you to use the services of a United HealthCare or OptumRx provider, or a government sponsored facility. Remember also that benefits payable by the Fund for covered charges related to the treatment of COVID-19 or COVID-19 symptoms will be paid in accordance with the Plan's provisions that apply to all other illnesses, injuries and conditions.

Important Reminder - Teledoc Health and Virtual Doctor Visits Continue To Be Covered

As COVID-19 continues to take its toll on our way of life, we recognize that many people are uncomfortable interacting personally with others, including medical professionals. Because of this, we want to remind you that visits/consultations with your own doctor are covered by the Plan when they take place via the internet or telephone. In other words, telephone or internet visits with your own personal physician or a physician to whom you have been

referred will be paid by the Fund as though those visits took place on an in-person basis. Please remember that only those visits with a provider who participates in the United HealthCare PPO will be covered by the Plan.

You will remember also that effective with visits taking place on and after April 1, 2020, the Fund engaged the services of **Teledoc Health** to provide immediate access to a medical professional for any covered family member who may need to consult with a medical professional regarding an urgent or non-urgent medical issue. Teledoc Health is available 24 hours a day and its professionals are qualified to recommend a course of treatment, refer you to a medical professional who specializes in an area of medicine you may require, or, in certain circumstances, prescribe medication for you. The total cost to the patient for each visit with Teledoc Health is \$10.00. The balance of the cost of each visit is the responsibility of the Fund. You can find the address of Teledoc's website and their telephone number on the reverse side of your United HealthCare ID card.

We hope you will find this review of services available to you and your eligible dependents helpful as we all continue to navigate through the challenges posed by COVID-19. As always, the Fund Office staff will be pleased to answer any questions you may have regarding this update.

Correction to Summary Plan Descriptions

You should have recently received a copy of the Fund's Summary Plan Description ("SPD") effective January 1, 2021. Please note that we discovered two typographical errors that occurred when the SPDs were printed. For both Plan D and Plan E participants, the SPDs reflect a maximum out-of-pocket expense for family prescription drug coverage of \$13,100; however, the Summary of Benefits and Coverage you recently received correctly notes that this amount is \$9,100. Additionally, and for Plan E participants only, the SPD should reflect that charges incurred at the Operator's Health Center and charges for covered Vision Benefits (unless incurred at Wal-Mart or Sam's Club) will not be considered out-of-network. We apologize for any confusion this has caused. As always, the Fund Office staff will be pleased to answer any questions you may have regarding this update.

Best regards,

Your Board of Trustees